

AMENDMENTS TO THE CLAIMS

Claims 1-93 (cancelled)

94. (currently amended) A method of providing a payroll advance on an as-needed basis, the method comprising the steps of:

receiving from an employee an electronic request from an employee for said a payroll advance against the wages of said employee, wherein said wages have been earned by said employee but not yet paid by an employer of said employee;

authorizing a distribution of said payroll advance based upon said electronic request;  
evaluating the eligibility of said employee to receive said payroll advance, wherein said evaluating step is performed substantially without human intervention; and

automatically forwarding distributing said payroll advance to said employee;  
wherein said forwarding step is performed substantially without human intervention; and  
deducting said payroll advance from a future wage payment to said employee.

95. (currently amended) The method of claim 94, wherein said electronic request is received via an automated teller machine and said payroll advance is forwarded to ~~an~~ said automated teller machine.

96. (currently amended) The method of claim 94, wherein said electronic request is received via ~~a communication link selected from the group comprising:~~ at least one of:

- (i) the internet;
- (ii) a telephone; and
- (iii) an automated telephone system.

97. (cancelled)

98. (cancelled)

99. (currently amended) The method of claim 94, wherein said authorizing said distribution comprises ~~electronic request is authenticated using an authentication means selected from the group consisting of:~~ at least one of (i) a personal identification number, (ii) a biometric identification, (iii) a password, (iv) an electronic key, (v) a signature verification, and (vi) a photo identification to authenticate said employee.

100. (currently amended) The method of claim 94, wherein said ~~forwarding~~ distribution is performed using ~~step is completed via~~ a payroll access resource.

101. (currently amended) The method of claim 100, wherein said payroll access resource is ~~a financial resource selected from the group consisting one~~ of: (i) a bank account, (ii) a credit account, (iii) a secondary payroll access account, (iv) a shared account, (v) a trust account, (vi) a temporary account, (vii) a savings account, and (viii) a checking account.

102. (previously presented) The method of claim 100, wherein the payroll access resource is an account holding party selected from the group consisting of: the employer, a bank, a credit union, and a third-party financial institution.

103. (currently amended) The method of claim 94, wherein said authorizing comprises determining evaluating step ~~substantially determines the~~ an amount of money available through said payroll advance.

104. (currently amended) The method of claim 94~~103~~, wherein said determining the ~~an~~ amount of money available through said payroll advance is determined before said distribution~~receiving step~~.

105. (currently amended) The method of claim 94, wherein said authorizing comprises charging the party controlling said evaluating step ~~charges~~ a transaction fee to said employee.

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106. (currently amended) The method of claim 94, wherein said automatically distributing comprises ~~the party controlling said forwarding step charges~~ charging a transaction fee to said employee.

107. (currently amended) A method of providing a payroll advance on an as-needed basis, the method comprising the steps of:

receiving an electronic request from an employee for an advance against the wages of said employee, wherein said wages have been earned by said employee but have not yet paid by an employer of said employee, and wherein said request originates from an automated teller machine and is transmitted over a computer network;

authorizing a distribution of funds based upon said ~~request wages, wherein said authorizing step is performed substantially without human intervention;~~

distributing an amount of said funds to said employee through said automated teller machine; and

deducting the amount of said funds money distributed through said automated teller machine from a future wage payment to said employee.

108. (currently amended) The method of claim 107, further comprising ~~the step of~~ deducting a transaction fee from a future wage payment to said employee.

109. (cancelled)

110. (currently amended) The method of claim 108, wherein the amount of said transaction fee is based upon at least one ~~a factor selected from the group consisting of:~~ (i) a percentage of the amount of said advance, (ii) an annual membership fee, (iii) a flat fee, (iv) a monthly service fee, and (v) a fixed fee for a certain number of payroll advance requests within a given time period.

111. (cancelled)

112. (cancelled)

113. (currently amended) The method of claim 107, wherein said request is authenticated using ~~an authentication means selected from the group consisting~~ at least one of: (i) a personal identification number, (ii) a biometric identification, (iii) a password, (iv) an electronic key, (v) a signature verification, and (vi) a photo identification.

114. (previously presented) The method of claim 107, wherein said advance is provided through a payroll access resource.

115. (currently amended) The method of claim 114, wherein said payroll access resource is an account owned by ~~a party selected from the group consisting~~ at least one of: (i) an employer, (ii) a bank, (iii) a credit union, and (iv) a third party financial institution.

116. (currently amended) The method of claim 107, wherein ~~the~~ said amount of said funds is limited to a predetermined amount prior to said distributing said amount of said funds~~receiving step~~, based upon at least one ~~or more factors selected from the group consisting~~ of: (i) relative risk of non-payment, (ii) amount of transaction fees, (iii) employment history of said employee, (iv) number of hours worked for the current pay period, (v) probable hours worked for the current pay period, and (vi) ~~a~~ the number of prior payroll advance requests by said employee.

117. (currently amended) The method of claim 107, wherein ~~the~~ a party completing said authorizing step or said distributing step charges said employee in advance of said ~~receiving~~ distributing step for the right to submit a predetermined number of said requests.